Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 1 of 49

B1 (Official	Form 1)(1/	08)				oarriorr		go <u> </u>					
	United States Bankruptcy ( Northern District of Illinoi										Vol	untary	Petition
	ebtor (if ind z, James		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other N (include ma	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):				All O (inclu	ther Names de married,	used by the a maiden, and	Joint Debtor trade names	in the last 8	3 years			
(if more than	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-0609				IN Last f	our digits o		r Individual-′	Гахрауег I.	D. (ITIN) N	o./Complete EIN		
1194 Wi	Street Address of Debtor (No. and Street, City, and State):  1194 Windemere Court  Bartlett, IL					Address of	f Joint Debtor	r (No. and St	reet, City, a	nd State):			
					Г	ZIP Code <b>60103</b>							ZIP Code
County of R  Dupage		of the Prin	cipal Place o	of Business		00100	Count	y of Reside	ence or of the	Principal Pl	ace of Busi	ness:	
Mailing Address of Debtor (if different from street address):				Mailii	ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):				
						ZIP Code	:						ZIP Code
	Principal A from street		siness Debto ove):	r	·		•						
	Type of	f Debtor			Nature	of Business	1		Chapter	r of Bankruj	otcy Code	Under Whi	ch
If ye is better  (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership			(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank			s defined	Chapt Chapt Chapt Chapt Chapt	ter 7 ter 9 ter 11 ter 12	of C	hapter 15 P a Foreign hapter 15 P	etition for R Main Proceet etition for R Nonmain Pr	eding ecognition	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)			□ Othe	Tax-Exe (Check box otor is a tax- er Title 26	empt Entity x, if applicable exempt orgof the Unite nal Revenu	e) ganization d States	defined "incuri	are primarily co d in 11 U.S.C. red by an indivi onal, family, or	(Check consumer debts, § 101(8) as idual primarily	for		are primarily ess debts.	
		Filing F	ee (Check o	ne box)				one box:		Chapter 11			
■ Full Filing Fee attached  □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					tor Check	Debtor is a if: Debtor's a to insider all applica A plan is Acceptance	aggregate not s or affiliates)	ncontingent 1 are less than with this petition were solici	or as define iquidated dan \$2,190,00 on. ted prepetit	d in 11 U.S. ebts (exclud) 00.	C. § 101(51D).  ing debts owed  e or more		
☐ Debtor 6	estimates tha	nt funds wil nt, after any	ation  I be available exempt proper for distribute	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
Estimated N	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  So to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main

Document Page 2 of 49

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Martinez, James Jr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Xiaoming Wu ARDC No. August 14, 2009 Signature of Attorney for Debtor(s) (Date) Xiaoming Wu ARDC No. 6274335 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 49 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ James Martinez, Jr.

Signature of Debtor James Martinez, Jr.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

August 14, 2009

Date

#### Signature of Attorney\*

### X /s/ Xiaoming Wu ARDC No.

Signature of Attorney for Debtor(s)

### Xiaoming Wu ARDC No. 6274335

Printed Name of Attorney for Debtor(s)

### **LEDFORD & WU**

Firm Name

200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406

Address

Email: notice@ledfordwu.com

(312) 294-4400 Fax: (312) 294-4410

Telephone Number

August 14, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Martinez, James Jr.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 4 of 49

B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court Northern District of Illinois

		Not then it District of Initiols		
In re	James Martinez, Jr.		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 5 of 49

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ James Martinez, Jr.
James Martinez, Jr.
Date: August 14, 2009

or

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 6 of 49

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James Martinez, Jr.		Case No	
-		Debtor		
			Chapter	7
			1	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	216,000.00		
B - Personal Property	Yes	3	2,701.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		258,875.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		153,742.50	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,281.55
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,403.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	218,701.00		
			Total Liabilities	412,617.50	

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 7 of 49

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James Martinez, Jr.		Case No.		
		Debtor			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	5,281.55
Average Expenses (from Schedule J, Line 18)	6,403.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,394.26

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		42,875.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		153,742.50
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		196,617.50

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Page 8 of 49 Document

B6A (Official Form 6A) (12/07)

In re	James Martinez, Jr.	Case No	
		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

653 Juniper Lane, Bartlett, IL 60103	Fee simple	-	216,000.00	258,875.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 216,000.00 (Total of this page)

216,000.00 Total >

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 9 of 49

B6B (Official Form 6B) (12/07)

In re	James Martinez, Jr.	Case No.	
		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	125.00
2.	Checking, savings or other financial	Brethren Employees Credit Union	-	50.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	American Charter Bank - checking account	-	26.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods: Sofa, Loveseat, Table/Chairs, Refrigerator, Stove, Microwave, Dishwasher, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Sets, Lamps, Telephone, TV sets, video grames, answering machine, lawn mower (Debtor has 1/2 interest)	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Used clothing	-	50.00
7.	Furs and jewelry.	Wedding ring	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each	2 term life insurance policies	-	0.00
	policy and itemize surrender or refund value of each.	Whole life insurance policy	-	0.00
10.	Annuities. Itemize and name each issuer.	X		
		(Tot	Sub-Total of this page)	al > 1,201.00

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 10 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

			Debtor ,		
		SCHE	DULE B - PERSONAL PROPERT (Continuation Sheet)	$\Gamma \mathbf{Y}$	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	All ir	n One Financial LLC	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars	<b>X</b>			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

0.00

Sub-Total >

(Total of this page)

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 11 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James Martinez, Jr.	Case No.	_
		7	

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	96 Lincoln Towncar	-	1,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,500.00

Total > **2,701.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Page 12 of 49 Document

B6C (Official Form 6C) (12/07)

Used clothing

**Furs and Jewelry** Wedding ring

1996 Lincoln Towncar

Debtor claims the exemptions to which debtor is entitled under:

In re	James Martinez, Jr.		Case No.	
_		Debtor	~	

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

☐ Check if debtor claims a homestead exemption that exceeds

(Check one box)  ☐ 11 U.S.C. §522(b)(2)  ■ 11 U.S.C. §522(b)(3)	\$136,875.		•
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash	735 ILCS 5/12-1001(b)	125.00	125.00
Checking, Savings, or Other Financial Accounts, Brethren Employees Credit Union	Certificates of Deposit 735 ILCS 5/12-1001(b)	50.00	50.00
American Charter Bank - checking account	735 ILCS 5/12-1001(b)	26.00	26.00
Household Goods and Furnishings Misc. Household Goods: Sofa, Loveseat, Table/Chairs, Refrigerator, Stove, Microwave, Dishwasher, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Sets, Lamps, Telephone, TV sets, video grames, answering machine, lawn mower (Debtor has 1/2 interest)	735 ILCS 5/12-1001(b)	750.00	1,500.00
Wearing Apparel			

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(b)

2,701.00 3,451.00 Total:

50.00

200.00

1,500.00

Automobiles, Trucks, Trailers, and Other Vehicles

50.00

200.00

1,500.00

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Page 13 of 49 Document

B6D (Official Form 6D) (12/07)

In re	James Martinez, Jr.	Case No.	
-		Debtor ,	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

·	_	_						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	N T I N G	UNLIQUIDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx4012			Opened 4/01/05 Last Active 6/30/09	] ⊤ [	DATED			
National City Attention: Bankruptcy Department 6750 Miller Rd Brecksville, OH 44141		-	Second Mortgage 653 Juniper Lane, Bartlett, IL 60103		U			
			Value \$ 216,000.00				92,860.00	42,875.00
Account No. xxxxxxxxx7815			Opened 10/01/04 Last Active 3/03/08					
Washington Mutual Mortgage Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		_	Mortgage 653 Juniper Lane, Bartlett, IL 60103					
			Value \$ 216,000.00	11			166,015.00	0.00
Account No.			Value \$	-				
Account No.								
			Value \$	-				
continuation sheets attached			S (Total of t	Subto			258,875.00	42,875.00
			(Report on Summary of Sc		ota ule		258,875.00	42,875.00

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 14 of 49

B6E (Official Form 6E) (12/07)

•			
In re	James Martinez, Jr.	Case No.	
-		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total

also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report the total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ <b>Domestic support obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 15 of 49

B6F (Official Form 6F) (12/07)

In re	James Martinez, Jr.	Case No.
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decice has no creation nothing unsecut			no to report on and benedute 11					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C		N G	NLL QUL	D I S P U T E D	) 	AMOUNT OF CLAIM
Account No.			Debt Owed	ΪŤ	T E D			
Aetna Life Insurance Company PO Box 402299 Atlanta, GA 30384-2299		-			D			272.00
Account No.			ORS	$\dagger$		T	1	
Representing: Aetna Life Insurance Company			PO Box 291269 Nashville, TN 37229					
Account No. Gxxxxxxx5614			Medical/Dental Service	$\top$		T	1	
Alexian Brothers Med Center 800 Biesterfield Rd. Elk Grove Village, IL 60007		-						4 504 00
				$\bot$	L	Ļ	4	1,691.00
Account No. xxxx6463  Amcore Bank N A 501 7th St Rockford, IL 61104	х	_	Opened 3/01/08 Last Active 7/02/09 Deficiency					31,607.00
_9 continuation sheets attached			(Total of t	Subt			$\int$	33,570.00

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 16 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

	1	ш.,	sband, Wife, Joint, or Community	10	υ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	DALIQUIDATED	S P	AMOUNT OF CLAIM
Account No. xx8122			Opened 10/01/07	Т	E		
American Credit Bureau 5690 Marquesas Cir Sarasota, FL 34233		-	CollectionAttorney So		D		317.00
Account No. xxxx-xxxx-xxxx-0147	╁		Opened 12/01/98 Last Active 4/30/08	+			
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420	-	-	CreditCard				8,467.00
Account No.			Redline Recovery Services LLC	$\top$			
Representing: Bac / Fleet Bankcard			11675 Rainwater Dr., Ste. 350 Alpharetta, GA 30009				
Account No. x1428			08 Harris Na	-			
Baron Coll 155 Revere Dr Northbrook, IL 60062		-					320.00
Account No. x1429	$\mathbf{f}$		08 Harris Na	+			320.00
Baron Coll 155 Revere Dr Northbrook, IL 60062		_					312.00
Sheet no. 1 of 9 sheets attached to Schedule of	1	_		Sub			9,416.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,410.00

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 17 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

	I c	ш.,	sband, Wife, Joint, or Community	T <sub>C</sub>	11	D	T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	UZLLQULDAFED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx0001			Goods or Services	T	TE		
Brown CPA Group 666 Dundee Rd. Ste. 1603 Northbrook, IL 60062		-			D		11,551.00
Account No. Multiple Accounts	t		Medical/Dental Services				
Central DuPage Hospital 25 N. Winfield Rd. Winfield, IL 60190		-					562.18
Account No.  Representing:			H & R Accounts, Inc. 7017 John Deer Parkway				
Central DuPage Hospital			Moline, IL 61265				
Account No. xxxx-xxxx-xxxx-8151	-		Opened 11/01/99 Last Active 2/15/08 CreditCard				
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		-					
Account No.	_		Financial Asset Management	-			21,345.00
Representing: Chase			PO Box 451409 Atlanta, GA 31145-9406				
Sheet no. <b>2</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		1	(Total of	L Sub this			33,458.18

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 18 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.
-		Debtor

	_	_		_		_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	<u> </u> 6	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT LNGEN	UNLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8811			Opened 2/01/03 Last Active 12/18/07	77	T		
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		-	CreditCard		D		8,194.00
Account No.	╁	┝	Chase Bank USA N.A.	+	$\vdash$	$\vdash$	,
	┨		ATTN: Legal Dept.				
Representing: Chase			131 S. Dearborn St, 5th Floor Chicago, IL 60603				
Account No.	╁		National Action Financial Services	+			
Representing: Chase			165 Lawrence Bell Dr., Suite 100 Williamsville, NY 14221-7900				
Account No.	-		Notice Only	+			
Chase Home Finance, LLC Attn: Bankruptcy Dept. 3415 Vision Dr., Dept. G-7 Columbus, OH 43219		-					0.00
Account No.	1		Pierce & Associates				
Representing: Chase Home Finance, LLC			1 N. Dearborn Suite 1300 Chicago, IL 60602				
Sheet no. <u>3</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			8,194.00

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 19 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

		_			_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		;   L	l l	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N		N I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx1112			Opened 7/01/95 Last Active 3/04/08	Т	1		
Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156		_	CreditCard				1,636.00
Account No.	t		National Action Financial Services		$^{\dagger}$	+	
Representing: Chase- BP			165 Lawrence Bell Dr., Suite 100 Williamsville, NY 14221-7900				
Account No. xxxxxxxx5289  Citibank			Opened 9/01/94 Last Active 7/21/08 CreditCard				
Pob 6241 Sioux Falls, SD 57117		-					23,455.00
Account No.  Representing: Citibank			Associated Recovery Systems PO Box 469046 Escondido, CA 92046				
Account No. xxxxxxxx1527  Citibank Pob 6241 Sioux Falls, SD 57117		_	Opened 3/01/98 Last Active 3/03/08 CreditCard				
							12,189.00
Sheet no4 of _9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>		(Total	Sub of this			37,280.00

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 20 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

		_					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT L NG EN	UNLIQUIDATED		AMOUNT OF CLAIM
Account No.			Blatt, Hasenmiller, Leibsker et al	T	ΙE		
Representing:	1		125 S. Wacker Drive, Suite 400		D		
Citibank			Chicago, IL 60602				
Account No. <b>xxx5724</b>			Opened 11/01/08	+			
			CollectionAttorney Central Dupage Hospital				
H & R Accounts Inc							
Po Box 672		-					
Moline, IL 61265							
							229.00
Account No. xxxx3108			Collection for Sherman Hospital				
Harris							
222 Merchandise Mart Plz		-					
Chicago, IL 60654							
							817.00
Account No.			Sherman Hospital				
			934 Center St.				
Representing:			Elgin, IL 60120				
Harris							
Account No. xxxx7220			Credit card purchases				
l <u>.</u> .							
Harris Bank							
Bankruptcy Department PO Box 5037							
Rolling Meadows, IL 60008-5037							
Intolling Meadows, IL 00000-3037							7,643.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of				Sub			8,689.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,223.30

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 21 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.
-		Debtor

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.	C O D E B T O R	Hu H V J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Representing: Harris Bank	-		661 Glenn Avenue Wheeling, IL 60090		E D		
Account No. xxxxxxxxxxxxx8427  Home Depot Credit Services P.O.Box 689100 Des Moines, IA 50368-9100		-	Credit card purchases				9,722.00
Account No.  Representing: Home Depot Credit Services	-		Richard J. Boudreau & Associates 5 Industrial Way Salem, NH 03079				
Account No. xx1400  James P. Economos, DDS 106 Bartlett Avenue Bartlett, IL 60103		_	Medical Bill				626.29
Account No.  Representing: James P. Economos, DDS			NCO Financial Systems, Inc 507 Prudential Rd Horsham, PA 19044				
Sheet no. <b>_6</b> of <b>_9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			10,348.29

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 22 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

	_			_	1.		
CREDITOR'S NAME,	C O D E B T	Hu	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS	ĮĎ	Н	DATE CLAIM WAS INCLIDED AND	Ň	ŀ	ISPUTED	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	ď	U	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	is sebtler to stront, so sinite.	E	Ď	Ď	
Account No. 577			Medical or Dental Services	7	UNLIQUIDATED		
Makida Hara MB				$\vdash$	٦		
Melvin Hess MD							
P.O. Box 606		-					
Winfield, IL 60190-0606							
							371.00
Account No.			Merchants Credit Guide Co.				
Representing:	1	1	223 W. Jackson				
Melvin Hess MD	1	1	Chicago, IL 60606			l	
IMEIVIII NESS MID							
Account No. xxxxxx7373	T		Med1 02 Melvin Hess Md	+			
Merchants Credit Guide							
223 W Jackson St		-					
Chicago, IL 60606							
							142.00
Account No. xxxxxx5424	+		Med1 02 Northwest Suburban Imaging A	+			142.00
THE STATE OF THE S	1		inioar of richardor out and an iniuging /				
Merchants Credit Guide	1	1					
223 W Jackson St		-					
Chicago, IL 60606							
January 1, 12 10000							
							86.00
Account No. xxxxxx5099		Γ	Opened 7/01/07	T			
	1	1	CollectionAttorney Physician Anesthesia				
Northwest Collectors	1	1	Associate			l	
3601 Algonquin Rd Ste 23	1	-			1	l	
Rolling Meadows, IL 60008							
							195.00
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of		1		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	794.00
					_		L

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 23 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

	С	Ни	sband, Wife, Joint, or Community	I c	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	DALIQUIDATED	I S P	AMOUNT OF CLAIM
Account No. xxxx x1865			Medical Bill	┑╸	TE		
Northwest Suburban Imaging 34659 Eagle Way Chicago, IL 60678		-			D		86.03
Account No. xxxx 4741			Medical Bill	+			
Physician Anesthesia Association Department 4330 Carol Stream, IL 60122		-					195.17
Account No.	┢		Northwest Collectors	+		$\vdash$	
Representing: Physician Anesthesia Association			3601 Algonquin Rd., Suite 232 Rolling Meadows, IL 60008-3104				
Account No.			Debt Owed				
Regas, Frezodos & Dallas LLP 111 W. Washington St., Ste. 1525 Chicago, IL 60602-2709		-					1,625.00
Account No. xx81 22	_		Medical Bill	+	$\vdash$	$\vdash$	1,023.00
Sububan Orthopedics 1691 S. Route 59 Bartlett, IL 60103		_					316.83
Sheet no. <b>8</b> of <b>9</b> sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,223.03

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 24 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	James Martinez, Jr.	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	UZLLQULD.	DISPUTED	AMOUNT OF CLAIM
Account No.	T	t	American Credit Bureau, Inc.	٦٢	T	D	
Representing: Sububan Orthopedics			1200 N. Federal Hwy Ste 200 Boca Raton, FL 33432		D		
Account No. xxxxxxxx4328  Universall/Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	Opened 3/27/98 Last Active 7/31/06 CreditCard				
Account No.			Notice Only				9,770.00
Us Bank Home Mortgage Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201		-					0.00
Account No.  Representing: Us Bank Home Mortgage			Freedman Anselmo Lindberg and 1807 W. Diehl Rd., Suite 333 PO Box 3228 Naperville, IL 60566-7107				
Account No.							
Sheet no. <b>9</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u></u>	(Total of	Sub this			9,770.00
			(Report on Summary of S		Γota dule		153,742.50

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 25 of 49

B6G (Official Form 6G) (12/07)

In re	James Martinez, Jr.	Case No.	
-		, Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Mary Pohlber 653 Juniper Rd. Bartlett, IL 60103

Residential lease

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 26 of 49

B6H (Official Form 6H) (12/07)

In re	James Martinez, Jr.		Case No.	
		Debtor	_,	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

William Smith 4340 Terry-Lyn Lane Northbrook, IL 60062 Amcore Bank N A 501 7th St Rockford, IL 61104

### Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 27 of 49

**B6I (Official Form 6I) (12/07)** 

In re	James Martinez, Jr.		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE									
Married	RELATIONSHIP(S): Son Son	AGE(S): 11 12								
<b>Employment:</b>	DEBTOR	•	SPOUSE							
Occupation	Salesman									
Name of Employer	Schaumburg Honda Automobiles									
How long employed	3 months									
Address of Employer	750 E. Golf Rd. Schaumburg, IL 60173									
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE					
1. Monthly gross wages, salary	y, and commissions (Prorate if not paid monthly)	\$	3,000.00	\$ _	1,664.00					
2. Estimate monthly overtime		\$	0.00	\$ _	0.00					
3. SUBTOTAL		\$	3,000.00	\$_	1,664.00					
4. LESS PAYROLL DEDUCT a. Payroll taxes and socia		•	744.00	\$	167.20					
b. Insurance	as security	Ф —	108.25	\$ <u>_</u>	0.00					
c. Union dues		\$ <del>-</del>	0.00	\$ <u></u>	0.00					
d. Other (Specify):	Demo	<u> </u>	63.00	\$ <del>_</del>	0.00					
3. Cast (4. Freedy).		\$	0.00	\$	0.00					
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	915.25	\$_	167.20					
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	\$	2,084.75	\$_	1,496.80					
7. Regular income from operat	tion of business or profession or farm (Attach detailed statement)	\$	0.00	\$	0.00					
8. Income from real property	•	\$	1,700.00	\$	0.00					
9. Interest and dividends		\$	0.00	\$ _	0.00					
dependents listed above	support payments payable to the debtor for the debtor's use or that	s	0.00	\$_	0.00					
11. Social security or governm (Specify):	ent assistance	\$	0.00	\$	0.00					
		\$	0.00	\$	0.00					
12. Pension or retirement inco	me	\$	0.00	\$	0.00					
13. Other monthly income (Specify):		\$	0.00	\$	0.00					
		\$	0.00	\$	0.00					
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	1,700.00	\$_	0.00					
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	3,784.75	\$_	1,496.80					
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	5,281	.55					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Page 28 of 49 Document

B6J (Official Form 6J) (12/07)

In re	James Martinez, Jr.		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,794.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	50.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	282.00
3. Home maintenance (repairs and upkeep)	\$	59.00
4. Food	\$	450.00 50.00
5. Clothing 6. Loundary and day alconing	\$ \$	0.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	\$ 	0.00
8. Transportation (not including car payments)	\$ 	280.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	50.00
b. Life	\$	60.00
c. Health	\$	0.00
d. Auto	\$	50.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property taxes	\$	700.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other <b>2nd mortgage</b>	\$	718.00
c. Other Mortgage for 653 Juniper Lane	\$	1,400.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Other Other Haircuts / Personal Care	\$ \$	50.00 50.00
Other Indicuts / Fersonal Care	Φ	30.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	6,403.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	5,281.55
b. Average monthly expenses from Line 18 above	\$	6,403.00
c. Monthly net income (a. minus b.)	\$	-1,121.45

Case 09-30331	Doc 1	Document	Page 29 of 49	9 17:50:41	Desc Main			
B6J (Official Form 6J) (12/07)			3.					
In re James Martinez, Jr.				Case No.				
<u> </u>			Debtor(s)	_				
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)  Detailed Expense Attachment								
<b>Other Utility Expenditures:</b>								
Cable					\$	150.00		
Cell phones		·		_	\$	132.00		
Total Other Utility Expenditures					¢	282 00		

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 30 of 49

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James Martinez, Jr.			Case No.					
			Debtor(s)	Chapter	7				
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR'S SO	CHEDUL	ES				
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIV	DUAL DEI	BTOR				
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of									
Date	August 14, 2009	Signature	/s/ James Martinez, Jr.						
			James Martinez, Jr.						
			Debtor						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 31 of 49

B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	James Martinez, Jr.		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$18,000.00 2009 YTD income from employment
\$1,738.00 2008 income from employment
\$0.00 2007 income from employment

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$13,600.00 2009 YTD rental income \$25,200.00 2008 rental income \$18,800.00 2007 rental income

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

Mono

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
DATE OF PAYMENT
AMOUNT PAID
OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY CAPTION OF SUIT STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Collection Citibank v. James Martinez. Circuit Court of DuPage Judgment for plaintiff Jr., Case No. 09 AR 1024 County Harris Bank v. James Collection Circuirt Court of DuPage Judgment for plaintiff Martinez, Jr., Case No. 2008 County SC 007761 US Bank v. James Martinez. **Foreclosure** Circuit Court of Cook County Sale approved 6/2/2009 Jr. Case No. 2008-CH-12986

3

CAPTION OF SUIT AND CASE NUMBER Chase Home Finance LLC v. Foreclosure James Martinez, Jr., Case

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION Circuit Court of DuPage STATUS OR DISPOSITION Sale confirmed

County

No. 08 CH 750

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF FORECLOSURE SALE. CREDITOR OR SELLER TRANSFER OR RETURN Chase Home Finance, LLC

DESCRIPTION AND VALUE OF **PROPERTY** 

3/10/2009 28W740 Army Trail Rd., West Chicago, IL 60188

Attn: Bankruptcy Dept. 3415 Vision Dr., Dept. G-7

Columbus, OH 43219

US Bank 6/2/2009

950 17th St., Ste. 810 **Denver, CO 80202** 

109 Schaumburg Rd., Streamwood, IL 60107

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DATE OF

DESCRIPTION AND VALUE OF GIFT

DESCRIPTION AND VALUE OF

### Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 34 of 49

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY NAME AND ADDRESS NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE OF PAYEE THAN DEBTOR OF PROPERTY 2008-09 \$1,600.00 **LEDFORD & WU** 200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 **Greenpath Debt Solutions** 8/2009 \$100 38505 Country Club Drive, Suite 210 Farmington, MI 48331 **CIN Legal Data Services** 8/2009 \$20 4540 Honeywell Ct Dayton, OH 45424

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

Document Page 36 of 49

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable None or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** NAME (ITIN)/ COMPLETE EIN **ADDRESS** NATURE OF BUSINESS ENDING DATES **PROPERTY** 20-1651635 28 W 740 ARMY TRAIL RD Real estate investment 10/14/2004-OPTIONS, LLC WEST CHICAGO, IL 60185 04/11/2008

**ALL IN ONE** 20-4306932 **ATTN: WILLIAM SMITH** 02/03/2006-present Mortgage brokerage FINANCIAL, LLC 28W740 ARMY TRAIL RD

**WEST CHICAGO, IL 60185** 

**GARLAND COURT** 45-0465149 ATTN: ROBERT B TEPPER Investment 12/26/2001-06/13/2008

111 W WASHINGTON ST **VENTURE, LLC** 

**STE 1900** CHICAGO, IL 60602

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

### Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 37 of 49

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None a List all bookkeepers and accountants

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

### 22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

7

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 38 of 49

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement

of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 14, 2009 Signature /s/ James Martinez, Jr.

James Martinez, Jr.

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 39 of 49

B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

	1 (Of the III Dis	trict of minions		
In re James Martinez, Jr.			Case No.	
		Debtor(s)	Chapter	7
CHAPTER 7	INDIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION
<del></del> -		N D D III I I	. 01	111011
PART A - Debts secured by property property of the estate. Attack			ted for EACI	<b>H</b> debt which is secured by
Property No. 1				
Creditor's Name: National City		Describe Property Securing Debt: 653 Juniper Lane, Bartlett, IL 60103		
Property will be (check one):		1		
☐ Surrendered	■ Retained			
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain Maintain payn		<u>n</u> (for example, avoi	d lien using 11	l U.S.C. § 522(f)).
Property is (check one):				
☐ Claimed as Exempt		■ Not claimed as exe	empt	
Property No. 2		<u> </u>		
Creditor's Name: Washington Mutual Mortgage		Describe Property S 653 Juniper Lane, B		
Property will be (check one):		1		
☐ Surrendered	■ Retained			
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ■ Other. Explain <u>Maintain payn</u>		on (for example, avoi	d lien using 11	1 U.S.C. § 522(f)).
Property is (check one):		<del>-</del> , .		
☐ Claimed as Exempt		■ Not claimed as exe	empt	
PART B - Personal property subject to a Attach additional pages if necessary.)	unexpired leases. (All three	columns of Part B mu	ist be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	Describe Leased Property:		e Assumed pursuant to 11 5(p)(2):

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 40 of 49

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date August 14, 2009 Signature /s/ James Martinez, Jr.

James Martinez, Jr.

Debtor

Case 09-30331 Doc 1 Filed 08/18/09 Entered 08/18/09 17:50:41 Desc Main Document Page 41 of 49
United States Bankruptcy Court
Northern District of Illinois

In re	James Martinez, Jr.		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COM	PENSATION OF ATTOR	NEY FOR DE	EBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplate	e filing of the petition in bankruptcy,	or agreed to be pai	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,600.00
	Prior to the filing of this statement I have receive	ved	\$	1,600.00
	Balance Due		\$	0.00
2. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	■ I have not agreed to share the above-disclosed c	compensation with any other person ur	nless they are mem	bers and associates of my law firm.
ſ	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
5. 1	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of	of the bankruptcy c	ease, including:
b c	a. Analysis of the debtor's financial situation, and rob. Preparation and filing of any petition, schedules, Representation of the debtor at the meeting of crod. [Other provisions as needed]  Preparation and filing of bankruptcy reaffirmation agreements; preparation liens on household goods; motions	, statement of affairs and plan which n reditors and confirmation hearing, and petition; attending meeting of con and filing of motions pursuar	may be required; any adjourned hea creditors; exemp	urings thereof;
6. E	By agreement with the debtor(s), the above-disclose Adversary proceedings; conversion; case unless the applicable Model Re In a Chapter 7 case: redemption, jud reaffirmation agreements, amending fault, and attending additional credit without a good reason or prior notice	; post-discharge litigation; apperetention Agreement provides off dicial lien avoidance, audit, Rule g a petition, list, schedule or stat tors' meetings due to the debtor	eals; post-confiri herwise. 2004 examinati tement postpetit	ons, hearings on tion not due to counsel's
		CERTIFICATION		
	I certify that the foregoing is a complete statement o ankruptcy proceeding.	of any agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
Dated	i: August 14, 2009	/s/ Xiaoming Wu Al Xiaoming Wu ARDO LEDFORD & WU 200 S. Michigan Av Chicago, IL 60604-:	C No. 6274335 venue, Suite 209	
		(312) 294-4400 Fax notice@ledfordwu.	x: (312) 294-441	0

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Xiaoming Wu ARDC No. 6274335	${ m X}^{{}}$ /s/ Xiaoming Wu ARDC No.	August 14, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
200 S. Michigan Avenue, Suite 209		
Chicago, IL 60604-2406 (312) 294-4400		
notice@ledfordwu.com		
Cert	tificate of Debtor	
I (We), the debtor(s), affirm that I (we) have receive	ed and read this notice.	
James Martinez, Jr.	$\chi$ /s/ James Martinez, Jr.	August 14, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any)	Date

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	James Martinez, Jr.		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR M.	ATRIX	
		Number of 0	Creditors:	45
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of creditor	ors is true and co	orrect to the best of my
		/s/ James Martinez, Jr.		

Aetna Life Insurance Company PO Box 402299 Atlanta, GA 30384-2299

Alexian Brothers Med Center 800 Biesterfield Rd. Elk Grove Village, IL 60007

Amcore Bank N A 501 7th St Rockford, IL 61104

American Credit Bureau 5690 Marquesas Cir Sarasota, FL 34233

American Credit Bureau, Inc. 1200 N. Federal Hwy Ste 200 Boca Raton, FL 33432

Associated Recovery Systems PO Box 469046 Escondido, CA 92046

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

Baron Coll 155 Revere Dr Northbrook, IL 60062

Blatt, Hasenmiller, Leibsker et al 125 S. Wacker Drive, Suite 400 Chicago, IL 60602

Blitt and Gaines PC 661 Glenn Avenue Wheeling, IL 60090

Brown CPA Group 666 Dundee Rd. Ste. 1603 Northbrook, IL 60062 Central DuPage Hospital 25 N. Winfield Rd. Winfield, IL 60190

Chase 201 N. Walnut St//Del-1027 Wilmington, DE 19801

Chase Bank USA N.A. ATTN: Legal Dept. 131 S. Dearborn St, 5th Floor Chicago, IL 60603

Chase Home Finance, LLC Attn: Bankruptcy Dept. 3415 Vision Dr., Dept. G-7 Columbus, OH 43219

Chase- BP Attention: Banktruptcy Department Po Box 100018 Kennesaw, GA 30156

Citibank Pob 6241 Sioux Falls, SD 57117

Financial Asset Management PO Box 451409 Atlanta, GA 31145-9406

Freedman Anselmo Lindberg and 1807 W. Diehl Rd., Suite 333 PO Box 3228 Naperville, IL 60566-7107

H & R Accounts Inc Po Box 672 Moline, IL 61265

H & R Accounts, Inc. 7017 John Deer Parkway Moline, IL 61265 Harris 222 Merchandise Mart Plz Chicago, IL 60654

Harris Bank Bankruptcy Department PO Box 5037 Rolling Meadows, IL 60008-5037

Home Depot Credit Services P.O.Box 689100 Des Moines, IA 50368-9100

James P. Economos, DDS 106 Bartlett Avenue Bartlett, IL 60103

Melvin Hess MD P.O. Box 606 Winfield, IL 60190-0606

Merchants Credit Guide 223 W Jackson St Chicago, IL 60606

Merchants Credit Guide Co. 223 W. Jackson Chicago, IL 60606

National Action Financial Services 165 Lawrence Bell Dr., Suite 100 Williamsville, NY 14221-7900

National City Attention: Bankruptcy Department 6750 Miller Rd Brecksville, OH 44141

NCO Financial Systems, Inc 507 Prudential Rd Horsham, PA 19044

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008 Northwest Collectors 3601 Algonquin Rd., Suite 232 Rolling Meadows, IL 60008-3104

Northwest Suburban Imaging 34659 Eagle Way Chicago, IL 60678

ORS PO Box 291269 Nashville, TN 37229

Physician Anesthesia Association Department 4330 Carol Stream, IL 60122

Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602

Redline Recovery Services LLC 11675 Rainwater Dr., Ste. 350 Alpharetta, GA 30009

Regas, Frezodos & Dallas LLP 111 W. Washington St., Ste. 1525 Chicago, IL 60602-2709

Richard J. Boudreau & Associates 5 Industrial Way Salem, NH 03079

Sherman Hospital 934 Center St. Elgin, IL 60120

Sububan Orthopedics 1691 S. Route 59 Bartlett, IL 60103

Universall/Citibank
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Us Bank Home Mortgage Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Washington Mutual Mortgage Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256